

AS WITNESS the signature of the corporate officer of said
Corporate Declarant on the day and year first above written.

TEST:

COLONIAL MORTGAGE SERVICE COMPANY
ASSOCIATES, INC.

Bernard Smith

By:

Darlene O'Kane

Bernard Smith/ Asst. Vice-President

Darlene O'Kane/Asst. Secretary

STATE OF Pennsylvania, COUNTY OF Montgomery, TO WIT:

I HEREBY CERTIFY, that on this 19th day of April,
1985, before the undersigned, a Notary Public of the State of Pennsylvania
in and for the County of Montgomery, personally appeared Bernard
Smith, the Asst. V.P. of Colonial Mortgage Service Company
Associates, Inc., Declarant herein, and acknowledged the foregoing
Declaration to be the act of said body corporate, being duly authorized to
do so, and further acknowledged that he executed this Declaration for the
purposes herein contained.

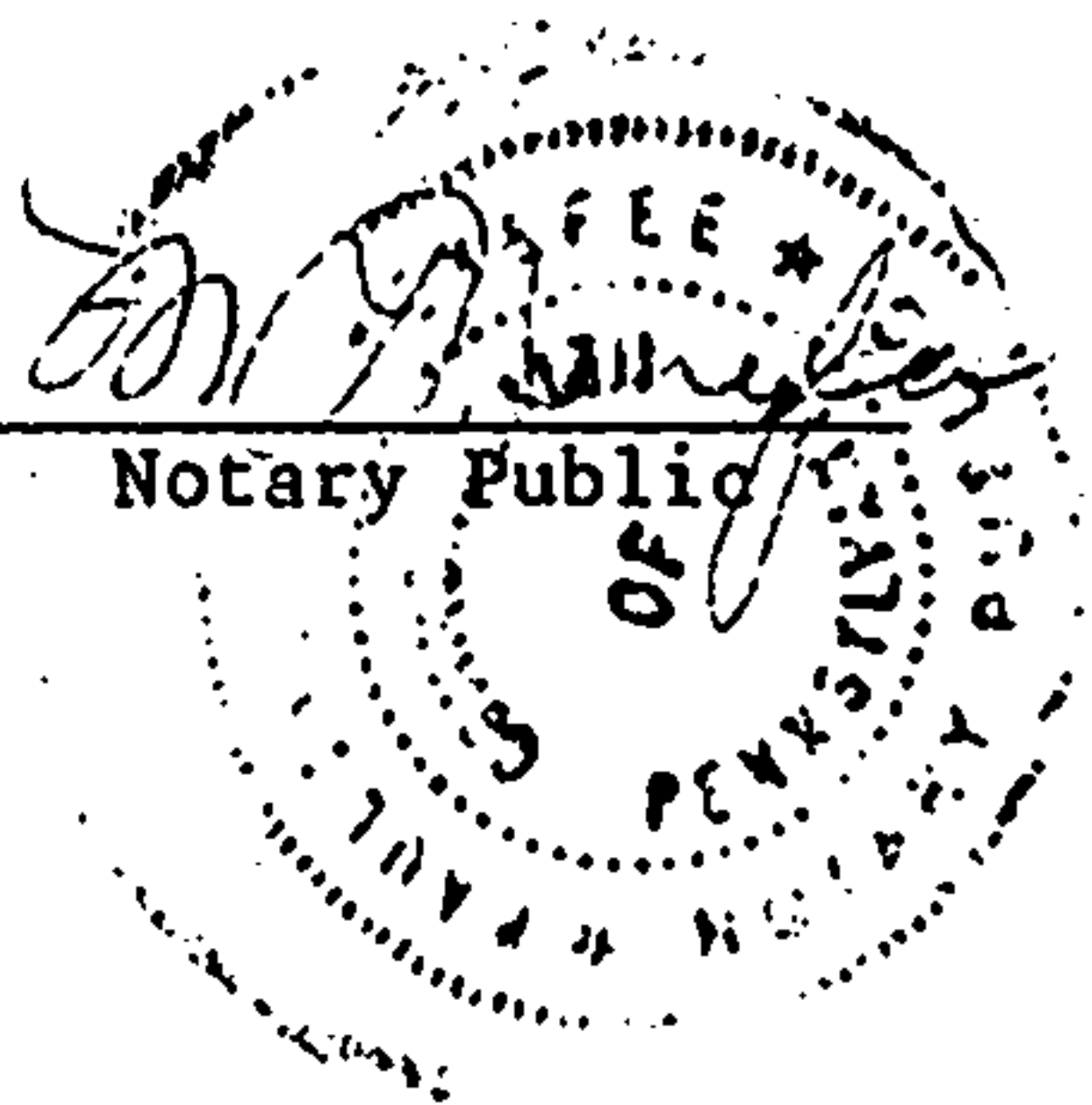
AS WITNESS my hand and notarial seal.

Pauline Meneffee

Pauline Meneffee

My commission expires: _____

PAULINE M. MENEFEE, Notary Public
Cheltenham Twp Montgomery Co.
My Commission Expires Nov. 28, 1988



Return To:

Covahey and Boozer
614 Bosley Avenue
Towson, Maryland 21204